

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
PITTSBURGH DIVISION**

In re:

RICHARD PLAZIO

Debtor(s)

Case No. 19-21936GLT

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 05/11/2019.
- 2) The plan was confirmed on 07/24/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 12/05/2019, 01/11/2022.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was converted on 11/18/2022.
- 6) Number of months from filing or conversion to last payment: 0.
- 7) Number of months case was pending: 43.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$80,533.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have not cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor \$124,327.00  
Less amount refunded to debtor \$5.01

**NET RECEIPTS: \$124,321.99**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan \$3,101.00  
Court Costs \$0.00  
Trustee Expenses & Compensation \$5,807.69  
Other \$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$8,908.69**

Attorney fees paid and disclosed by debtor: \$899.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AFFIRM INC++	Unsecured	0.00	NA	NA	0.00	0.00
ALLY BANK(*)	Priority	NA	NA	NA	3,874.58	0.00
ALLY FINANCIAL(*)	Unsecured	0.00	NA	NA	0.00	0.00
AMERICAN EXPRESS	Unsecured	0.00	NA	NA	0.00	0.00
BANK OF AMERICA**	Unsecured	1,981.00	NA	NA	0.00	0.00
CAPITAL ONE NA**	Unsecured	116.00	116.64	116.64	40.66	0.00
CAPITAL ONE**	Unsecured	0.00	NA	NA	0.00	0.00
CAVALRY SPV I LLC - ASSIGNEE(*)	Unsecured	0.00	0.00	0.00	0.00	0.00
CLEARVIEW FCU**	Unsecured	3,288.00	3,288.37	3,288.37	1,206.23	0.00
COMENITY BANK	Unsecured	0.00	NA	NA	0.00	0.00
COMENITY BANK	Unsecured	0.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	0.00	NA	NA	0.00	0.00
CREDIT ONE BANK	Unsecured	0.00	NA	NA	0.00	0.00
DEPARTMENT STORES NATIONAL B/	Unsecured	1,063.00	1,063.85	1,063.85	390.24	0.00
DISCOVER BANK(*)	Unsecured	2,103.00	2,367.14	2,367.14	868.31	0.00
FARMERS NATIONAL BANK	Secured	68,749.00	67,710.69	0.00	33,110.15	0.00
FARMERS NATIONAL BANK	Secured	0.00	898.49	898.49	898.49	0.00
GREATER PITTSBURGH ORTHOPEDIC	Unsecured	0.00	NA	NA	0.00	0.00
GS BANK USA	Unsecured	8,101.00	NA	NA	0.00	0.00
KEY BRIDGE	Unsecured	96.00	NA	NA	0.00	0.00
LVNV FUNDING LLC	Unsecured	NA	3,245.35	3,245.35	1,190.46	0.00
LYNN KING & SCHREFFLER PC	Unsecured	NA	NA	NA	0.00	0.00
MERRICK BANK	Unsecured	0.00	NA	NA	0.00	0.00
NORTHWEST CONSUMER DISCOUNT	Unsecured	0.00	NA	NA	0.00	0.00
PAYPAL CREDIT++	Unsecured	2,772.00	NA	NA	0.00	0.00
PNC BANK NA	Secured	34,025.00	33,615.70	16,780.56	16,780.56	0.00
PNC BANK NA	Secured	27,131.00	26,722.95	26,722.95	19,043.04	2,087.45
PNC BANK NA	Secured	0.00	578.64	578.64	578.64	0.00
PRA RECEIVABLES MANAGEMENT L	Unsecured	308.00	308.25	308.25	107.44	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	1,216.00	1,216.53	1,216.53	446.25	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	3,115.00	3,219.62	3,219.62	1,181.02	0.00

<b>Scheduled Creditors:</b>						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	2,944.00	3,016.43	3,016.43	1,106.48	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	1,428.00	1,428.48	1,428.48	523.99	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	878.00	878.00	878.00	322.06	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	661.00	661.61	661.61	242.69	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	1,815.00	1,811.89	1,811.89	664.64	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	1,260.00	1,260.31	1,260.31	462.30	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	801.00	858.60	858.60	314.95	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	6,443.00	6,443.09	6,443.09	2,363.45	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	5,154.00	5,226.52	5,226.52	1,917.18	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	NA	2,047.88	2,047.88	751.20	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	2,232.00	2,251.76	2,251.76	825.99	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	3,441.00	3,441.95	3,441.95	1,262.57	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	2,811.00	2,951.04	2,951.04	1,082.49	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	2,223.00	2,223.81	2,223.81	815.74	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	2,144.00	2,144.20	2,144.20	786.54	0.00
PREFERRED AUTO CREDIT/PACE	Unsecured	0.00	NA	NA	0.00	0.00
QUANTUM3 GROUP LLC - AGENT CC	Unsecured	2,082.00	2,109.94	2,109.94	773.96	0.00
QUANTUM3 GROUP LLC AGNT - COM	Unsecured	645.00	742.80	742.80	272.47	0.00
QUEST DIAGNOSTIC VENTURE LLC	Unsecured	0.00	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	92.00	119.16	119.16	41.53	0.00
SYNCHRONY BANK	Unsecured	0.00	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	920.00	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	48.00	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	0.00	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	0.00	NA	NA	0.00	0.00
TD BANK USA NA**	Unsecured	1,391.00	1,448.51	1,448.51	531.34	0.00
TRANSWORLD SYSTEMS	Unsecured	0.00	NA	NA	0.00	0.00
UPMC HEALTH SERVICES	Unsecured	0.00	1,428.46	1,428.46	523.99	0.00
UPMC HEALTH SERVICES	Unsecured	0.00	176.45	176.45	54.14	0.00
UPMC PHYSICIAN SERVICES	Unsecured	0.00	380.46	380.46	125.67	0.00
UPMC PHYSICIAN SERVICES	Unsecured	0.00	987.55	987.55	362.25	0.00
USAA FEDERAL SAVINGS BANK	Unsecured	1,512.00	NA	NA	0.00	0.00
USAA FEDERAL SAVINGS BANK	Secured	46,350.00	46,531.53	0.00	17,482.16	0.00
USAA SAVINGS BANK++	Unsecured	1,952.00	NA	NA	0.00	0.00
WEBBANK-FINGERHUT	Unsecured	0.00	NA	NA	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$33,110.15	\$0.00
Mortgage Arrearage	\$898.49	\$898.49	\$0.00
Debt Secured by Vehicle	\$44,082.15	\$36,402.24	\$2,087.45
All Other Secured	\$0.00	\$17,482.16	\$0.00
<b>TOTAL SECURED:</b>	<b>\$44,980.64</b>	<b>\$87,893.04</b>	<b>\$2,087.45</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$3,874.58	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$3,874.58</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$58,864.65</b>	<b>\$21,558.23</b>	<b>\$0.00</b>

<b>Disbursements:</b>		
Expenses of Administration	<u>\$8,908.69</u>	
Disbursements to Creditors	<u>\$115,413.30</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$124,321.99</u></b>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 11/29/2022

By: /s/ Ronda J. Winnecour

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.